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TOTAL NO. OF PAGES	24		
FROM	Richard Eskew for Ian G. DiBernardo, Reg. No. 40,991		
SENDER'S FAX NUMBER	212-806-6006		
SENDER'S PHONE NO.	212-806-5400		
SENDER'S EMAIL	reskew@stroock.com		
ROOM NO.	3836		
ATTORNEY NO.	3350		
CLIENT/MATTER NAME	<b>RE: U.S. Application No. 09/805,522</b> <b>Applicant: Douglas Monticciolo</b> <b>Filed: March 13, 2001</b> <b>For: METHOD OF COST EFFECTIVELY FUNDING</b> <b>A LOAN</b>		
CLIENT/MATTER NO.	198191/0004		

MESSAGE SUBMITTED HEREWITH PLEASE FIND:

**WE ARE RESENDING THE FILING DATED DECEMBER 28, 2006.**

1. CERTIFICATE OF TRANSMISSION BY FACSIMILE (37 C.F.R. § 1.8) (1 PG)
2. REQUEST FOR CONTINUED EXAMINATION (RCE) TRANSMITTAL (1 PG.) IN DUPLICATE; AND
3. RESPONSE TO OFFICE ACTION DATED JUNE 28, 2006 (17 PGs)

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180 MADISON LANE, NEW YORK, NY 10038-4982 TEL 212.806.5400 FAX 212.806.6006 WWW.STROOCK.COM

PAGE 1/24 \* RCVD AT 1/19/2007 10:25:50 AM [Eastern Standard Time]\* SVR:USPTO-EFXRF-3/16 \* DNIS:2738300 \* CSID:2128066006 \* DURATION (mm:ss):06:48

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Docket No.  
198191/0004  
IGD/MM**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Douglas Monticciolo                          Group Art Unit: 3628  
Application No.: 09/805,522                          Examiner: Subramaniam, N.  
Filed: March 13, 2001  
For: METHOD OF COST EFFECTIVELY FUNDING A LOAN

Date: December 28, 2006

**CERTIFICATE OF TRANSMISSION**  
**BY FACSIMILE (37 C.F.R. § 1.8)**

Mail Stop RCE  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

I hereby certify that the following correspondence:

Request for Continued Examination (RCE) Transmittal (1 pg.) in duplicate and  
Response to Office Action Dated June 28, 2006 (17 pgs)

is being transmitted by facsimile to the United States Patent and Trademark Office in  
accordance with 37 C.F.R. § 1.8 on the following date: December 28, 2006

**Richard Eskew**

(Typed Or Printed Name of Person Signing this Certificate)

(Signature)

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